

Housing Information

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Special points of interest:

- Renting and Buying a Home
- Housing Assistance Program
- Living with Fort Drum Mountain Community Homes
- The Timbers, Exclusive On-Post Apartments for Single NCOs and Officers
- 2009 BAH Rates
- Web links to the North Country

Welcome to Fort Drum

Fort Drum and the 10th Mountain Division are growing. Today there are over 18,000 Soldiers on the Installation and growing to approximately 19,200 by 2013. The family housing options are also growing with over 800 new rental homes being constructed off post and another 1,399 new homes on post. A 192-room apartment complex, The Timbers, has been constructed on post for single senior enlisted Soldiers and single officers.

The Welcome Home Center ,

located in Clark Hall, may well be the single most important place, other than your unit, that you will encounter during your tour here. It is important that the personnel get to know you and have you understand the services provided to you.

Welcome Home Center staff are committed to making your tour as pleasant as possible by helping you obtain adequate housing and providing assistance in renting or purchasing a home.

Market Housing information and counseling is available at the Welcome Home Center in Clark Hall, part of the Soldiers' Support Center at 10720 Mount Belvedere Boulevard. Staff there can provide information on all types of rental housing, Government leased housing, maps and homes for sale by owner.

Welcome!



Community Growth

Fort Drum's population has grown by 48% due to transformation and re-stationing. This growth has had a huge impact on local communities with Fort Drum infusing over \$1 billion into the North Country economy in FY08 alone. Increasing demand on local housing, goods and

services has created increased opportunities for employment, recreation and education.

Fort Drum continues to rely on civilian medical support for emergency care, specialists, hospitals, mental health and physical therapy while continu-

ing to increase its capabilities to provide initial care for Soldiers and Families.

Fort Drum and local communities continue to work together to meet the challenges presented by this increased growth.

Inside this issue:

Private Market Housing	2
Housing Assistance Program	2
Army Community Housing	2
Fort Drum Mountain Community Homes	3
The Timbers	3
Advance Station Housing Allowance	3
2009 BAH	4
Web Links of Interest	4

PCS Entitlements

Military members may request (from their Commander, O-5 and above) up to 10 days permissive Temporary Duty (TDY) anytime after receiving written reassignment orders in conjunction with a Permanent Change of Stations (PCS) move between and within the 50 states and the District of Columbia. Permissive TDY means there is no transportation or per diem paid, but members

are not charged leave. On the first day of permissive TDY, paperwork must be signed at the Housing Services Office (HSO) or leave may be charged for the 10-day period.

Temporary Lodging Expense (TLE) is designed to partially offset lodging and meal expenses when a service member and / or dependents need to occupy temporary lodging in the Continental United States

(CONUS) in connection with PCS. The member receives TLE up to \$180 per day.

Soldiers assigned to Fort Drum are authorized up to 60 days TLE until 31 December 2009 in accordance with Joint Forces Travel Regulation (JFTR) .



3. Open and respond to all mail from your lender. The first notices

4. Know your mortgage rights.

Find your loan documents and read them so you know what your lender may do if you can't make your payments. Learn about the foreclosure laws and timeframes in your state (as every state is different) by contacting the State Government Housing Office.

HUD-approved housing counselor. The U.S. Department of Housing and Urban Development (HUD) funds free or very low cost housing counseling nationwide. Housing counselors can help you understand the law and your options, organize your finances and represent you in negotiations with your lender if you need this assistance. Call (800) 569-4287 or TTY (800) 877-8339 to find a representative near you or visit <http://www.hud.gov/hopeforhomeowners>.

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Housing Assistance Program

For Soldiers PCSing, the move must be at least 50 miles, they must have been ordered to move between 1 Feb 06 and 30 Sep 12, they must have originally purchased the prop-

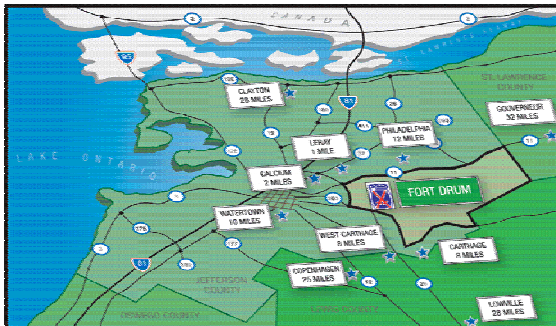
erty before 1 Jul 06, they must have sold or will sell the property between 1 Jul 06 and 30 Sep 12, the house must have been their primary residence and they must not have previously received this benefit.

HAP is expected to provide assistance by reimbursing part of the loss from selling the home, assisting if there are not sufficient funds from the sale of the home to pay off the mortgage, purchasing the home by paying off the mortgage, or helping in the form of benefits paid to help offset foreclosure costs if the Soldier defaults on the mortgage. Soldiers are still responsible to make their mortgage payments up until closing on the sale of the house.

Army Community Housing

Off Post Housing

Rents vary by apartment style, size (bedrooms) as well as site location. Several owners are offering special incentives specifically for Soldiers and Families. The Army Community Housing Office, located in Clark Hall, can help you determine what best meets your needs and provide current and accurate information about availability, rent specials and neighborhood amenities to best suit your Family's needs.



Army Community Housing Distances from Fort

The US Army Corps of Engineers Savannah District is responsible to administer HAP for the eastern region of the United States. Application forms and instructions can be downloaded at <http://hap.usace.army.mil/HowToApply.html>. The application package with supporting documentation should be mailed to the Savannah District and are being accepted now. Fax copies are not accepted due to the many pages of forms and supporting documents required.

Fort Drum Mountain Community Homes

On Post Housing



Fort Drum Mountain Community Homes is creating vibrant communities for today's active military Families. These homes are situated

within welcoming communities highlighting walkable neighborhoods, lively community centers, attractive open spaces and active hiking and biking trails which allow for resident interaction.

Mountain Community Homes puts residents first by offering conveniently located community centers

with neighborhood-based property management and active resident programs.

To date, on post inventory consists of 3,150 homes, of which 82% are designated E1-E6.

To contact the Welcome Home Center for more information, call 315-955-6644 or visit them on line at <http://www.fortdrummch.com> or visit them in person at Clark Hall, 2nd Floor, 20720 Mount Belvedere Boulevard, Fort Drum.



*Opening the Door to a New
Military Living Experience*

The Timbers

Convenience...Camaraderie...Close By

The Timbers, a Fort Drum Mountain Community Homes, LLC project involves the development and construction of 192 apartments for single and unaccompanied Soldiers, E6 and above and officers, at Fort Drum.

Until now, no dedicated community existed for this group on Fort Drum. The Timbers provides quality, modern housing options for a growing 10th Mountain Division.

The Timbers is an apartment community made up of four buildings. Each of these buildings consists of four floors of apartments with 64 one-bedroom and 128 two-bedroom units. Each floor has elevator access with staircase availability as well.

Along with a washer and dryer, the apartments also come equipped with black ENERGY STAR appliances including a refrigerator,

microwave, gas range and dishwasher.

The Timbers is now leasing! Contact 772-8000 for leasing information or visit them on line at <http://www.fortdrumtimbers.com>.



Advance Station Housing Allowance

If you find you need money for a security deposit or you need assistance paying the pro-rated first month's rent, one option is to apply for Advance Station Housing Allowance (ASHA).

ASHA is authorized for Soldiers moving into a house or apartment for first month's rent and required

deposits. DA Form 4187 must be submitted through the Soldier's chain of command. A copy of the rental agreement or intent to rent must be attached. After approval by the commander, the form is submitted to Finance for processing.

Once the application is received at Finance, the average time to

receive the money in your bank account is approximately 1—2 weeks.



2009 BAH Rates

GRADE	W/DEPEND- ENTS	W/O DEPEND- ENTS
E-1	\$1160	\$913
E-2	1160	913
E-3	1160	913
E-4	1160	913
E-5	1215	1041
E-6	1378	1112
E-7	1439	1163
E-8	1505	1247
E-9	1592	1298
W-1	1379	1138
W-2	1466	1246
W-3	1547	1303
W-4	1610	1393
W-5	1683	1453
0-1E	1452	1215
0-2E	1535	1286
0-3E	1621	1378
0-1	1234	1104
0-2	1374	1196
0-3	1544	1319
0-4	1714	1445
0-5	1832	1485
0-6	1847	1547
0-7+	1869	1578

Web Links of Interest



- Housing, <http://www.drum.army.mil/garrison/pw/housing.asp>
- Fort Drum Mountain Community Homes, <http://www.fortdrumcommunities.com>
- Housing Welcome Packet, <http://www.drum.army.mil/garrison/pw/WelPac.html>
- One Stop Army, <https://onestop.army.mil>
- Automated Housing Referral Network, <http://www.ahrn.com>
- Drum Country, <http://drumcountry.com>
- For Sale By Owner Property Marketing Services in Northern New York, <http://www.nnyrealty.com>
- Jefferson County / Lewis County Board of Realtors Multiple Listing Service, <http://www.nnymls.com>
- St. Lawrence County Board of Realtors, <http://slcmrls.com>
- USDA Rural Development, <http://www.rurdev.usda.gov/ny>
- Homes by Owner, <http://www.homesbyowner.com/watertown>
- Apartment Rentals, Homes for Sale, Classified Ads, <http://www.watertown.craigslist.org>
- Local news, weather, classifieds, business advertisements, <http://www.newzjunk.com>
- The Greater Watertown North Country Chamber of Commerce, <http://www.watertownny.com/>
- Free Watertown Classified Ads, <http://www.watertownads.com>
- Neighbors of Watertown, Inc., <http://www.neighborsofwatertown.com>
- Housing Assistance Program, <http://www.hap.usace.army.mil/HowToApply.html>
- Housing and Urban Development (HUD), <http://www.hud.gov/hopeforhomeowners/>

WELCOME HOME CENTER

Address: 10720 Mount Belvedere Boulevard
Room A2-54
Fort Drum, NY 13602-5097
E-Mail: welcomhome@fdmch.com
Phone: 315-955-6644
Fax: 315-773-7671

Continued from Page 2

Avoid Foreclosure

7. Prioritize your spending.

After healthcare, keeping your house should be your first priority. Review your finances and see where you can cut spending in order to make your mortgage payment. Look for optional expenses-cable TV, memberships, entertainment-that you can eliminate. Delay payments on credit cards and other "unsecured" debt until you have paid your mortgage.

8. Use your assets. Do you have assets-a second car, jewelry, a whole life insurance policy-that you can sell for cash to help reinstate your loan? Can anyone in your household get an extra job to bring in additional income? Even if these efforts don't significantly increase your available cash or your income, they demonstrate to your lender that you are willing to make sacrifices to keep your home.

9. Avoid foreclosure prevention companies. You don't need to pay fees for foreclosure pre-

vention help-use that money to pay the mortgage instead. Many for-profit companies will contact you promising to negotiate with your lender. While these may be legitimate businesses, they will charge you a hefty fee (often two or three month's mortgage payment) for information and services your lender or a HUD approved counselor will provide free if you contact them.

10. Don't lose your house to foreclosure recovery scams!

If any firm claims they can stop your foreclosure immediately if you sign a document appointing them to act on your behalf, you may well be signing over the title to your property and becoming a renter in your own home! Never sign a legal document without reading and understanding all the terms and getting professional advice from an attorney, a trusted real estate professional, or a HUD approved counselor.